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/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/657,456	Confirmation No.	9809
Applicant	:	Michael Hattersley et al.		
Filing Date	:	September 08, 2003		
TC/A.U.	:	3691		
Examiner	:	Shrestha, Bijendra K.		
Attorney Docket No.	:	GP-03-01		
Customer No.	:	30349		

Title: **METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING FINANCIAL ACCOUNTS**

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RESPONSE TO OFFICE ACTION FINAL MAILED JANUARY 26, 2009

Sir:

In response to the Office Action Final mailed on January 26, 2009, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page **2** of this paper.

Remarks/Arguments begin on page **7** of this paper.